

# **RAO Newsletter #2013-16 - October 17, 2013 - Most TRICARE Beneficiaries Meet ACA Coverage Requirements**

**Defense Health Agency**

**FALLS CHURCH, Va., Oct. 10, 2013 – The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage, lower costs, and improve quality and care coordination for all Americans.**

**Under the health care law, people will have health coverage that meets a minimum standard (called “minimum essential coverage”) by January 1, 2014, qualify for an exemption, or may be required to pay a fee if they have affordable options, but remain uninsured. Because of this, many TRICARE beneficiaries may be wondering how this new law will affect them and their families.**

**Simply speaking, the Affordable Care Act will have very little impact on TRICARE beneficiaries. The biggest change they will notice may be an extra letter in their mailbox every January, and an extra box to check on their tax forms every April.**

**Beneficiaries who receive TRICARE benefits, whether at no cost, by electing to pay an enrollment fee, or by paying monthly premiums, have minimum essential coverage under the Affordable Care Act. This includes: TRICARE Prime, Prime Remote and Standard; TRICARE Reserve Select (TRS); TRICARE Young Adult (TYA); TRICARE Retired Reserve (TRR); and the Continued Health Care Benefit Program (CHCBP).**

**Eligibility alone for premium-based TRICARE benefit plans – TRS, TYA, TRR and CHCBP -- does not constitute minimum essential coverage. Eligible beneficiaries must purchase and be in good standing, by paying their premiums to have coverage in force, in order for these TRICARE programs to qualify as minimum essential coverage. There are two groups of TRICARE beneficiaries who do not meet the minimum essential coverage requirement: those getting care for line of duty only related conditions, and those only eligible to receive care in military hospitals or clinics.**

**Beginning with the 2014 tax season, and every tax year after that, the Department of Defense will send every TRICARE beneficiary the same information it sends the Internal Revenue Service. This notification will detail whether sponsors and their dependents had minimum essential coverage during the previous year. Sponsors can then use this information when they file their tax forms.**

**Because the information sent to the IRS is generated using beneficiaries' Social Security numbers, it's essential for sponsors to make sure their family's Defense Enrollment Eligibility Reporting System (DEERS) information is correct and up to date.**